

Information to identify the case:			
Debtor 1	Arthur Johnson		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Western District of Texas			
Case number:	23-60307-mmp		
	Social Security number or ITIN xxx-xx-3028		
	EIN --		
	Social Security number or ITIN --		
	EIN --		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Arthur Johnson

9/28/23

**For the
court:**



Barry D. Knight
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of TexasIn re:
Arthur Johnson
DebtorCase No. 23-60307-mmp
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0542-6

User: admin

Page 1 of 3

Date Rcvd: Sep 28, 2023

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ Arthur Johnson, 1303 Tabor St., Waco, TX 76704-2423
18489593	+ HHS Program Support Center, 5600 Fishers Ln, Rockville, MD 20852-1750
18489604	+ WATEX, LLC, PO Box 7581, Waco, TX 76714-7581

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJESTUDENSKY.COM	Sep 29 2023 03:15:00	James Studensky, 3912 W. Waco Drive, Waco, TX 76710-7108
ust	+ Email/Text: ustpregion07.au.ecf@usdoj.gov	Sep 28 2023 23:44:00	United States Trustee - WA12, United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450
cr	+ Email/Text: ecf@heardlawfirm.net	Sep 28 2023 23:43:00	Ovation Services LLC, as Agent for FGMS Holdings L, c/o Mary Elizabeth Heard, 100 NE Loop 410, Suite 605, San Antonio, TX 78216-4742
18489589	Email/Text: bcd@oag.texas.gov	Sep 28 2023 23:43:00	Attorney General, Collection/Bankruptcy, PO Box 12548, Austin, TX 78711-2548
18489590	+ EDI: BANKAMER.COM	Sep 29 2023 03:15:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
18489591	+ EDI: CAPITALONE.COM	Sep 29 2023 03:16:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
18489592	+ EDI: CAPITALONE.COM	Sep 29 2023 03:16:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
18493182	+ Email/Text: julie.parsons@mvbalaw.com	Sep 28 2023 23:44:00	City of Waco, Waco ISD, c/o Julie Parsons, P.O. Box 1269, Round Rock, TX 78680-1269
18489594	+ EDI: LCIICSYSTEM	Sep 29 2023 03:16:00	IC Systems, Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164-0378
18489595	EDI: IRS.COM	Sep 29 2023 03:16:00	Internal Revenue Service, 300 E 8th St., STOP 5026AUS, Austin TX 78701-3233
18503343	+ Email/Text: Austin.Bankruptcy@lgbs.com	Sep 28 2023 23:44:00	McLennan County, c/o Diane W. Sanders, Linebarger Goggan Blair & Sampson, LLP, P.O. Box 17428, Austin, TX 78760-7428
18489597	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 28 2023 23:38:09	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
18489598	+ Email/Text: bankruptcy@ncaks.com	Sep 28 2023 23:43:00	National Credit Adjusters, LLC, Attn: Bankruptcy Department, PO Box 3023, Hutchinson, KS

District/off: 0542-6

User: admin

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18489599	+ Email/Text: electronicbkydocs@nelnet.net	Sep 28 2023 23:44:00	67504-3023 Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
18490197	Email/Text: bankruptcy@tllegalservices.com	Sep 28 2023 23:43:00	Ovation Services, LLC, 1114 Lost Creek Blvd., Suite 125, Austin, Texas 78746
18493126	+ Email/Text: ecf@heardlawfirm.net	Sep 28 2023 23:43:00	Ovation Services LLC as agent for, FGMS Holdings LLC, c/o M.E. Heard, Attorney, PLLC, 100 NE Loop 410, Suite 605, San Antonio, TX 78216-4742
18489601	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 28 2023 23:37:37	Pyod Llc, Po Box 10497, Greenville, SC 29603-0497
18489602	+ Email/Text: bankruptcy@sw-credit.com	Sep 28 2023 23:44:00	SWC Group, 4120 International Pkwy #100, Carrollton, TX 75007-1957
18489603	+ EDI: RMSC.COM	Sep 29 2023 03:15:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
18489605	+ Email/Text: bankruptcynotice@westlakefinancial.com	Sep 28 2023 23:44:00	Westlake Financial Services, Customer Care, PO Box 76809, Los Angeles, CA 90076-0809
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
18489606		Yolanda Johnson, UNKNOWN ADDRESS
cr	*+	City of Waco, Waco ISD, c/o Julie Parsons, P.O. Box 1269, Round Rock, TX 78680-1269
18489596	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
18489600	##+	Ovation Services, LLC, 8401 Datapoint Dr., Ste 1000, San Antonio, TX 78229-5926

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
Diane W. Sanders	on behalf of Creditor McLennan County austin.bankruptcy@publicans.com
Evan McLean Simpson	on behalf of Debtor Arthur Johnson evan@hotxlaw.com marie@hotxlaw.com;LawOfficeofEvanSimpsonPLLC@jubilee bk.net
James Studensky	jstudensky.trustee@outlook.com jstudensky@ecf.axosfs.com

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Julie A. Parsons

on behalf of Creditor City of Waco Waco ISD jparsons@mvbalaw.com,
vcovington@mvbalaw.com;kalexander@mvbalaw.com;julie.parsons@ecf.courtdrive.com

Mary Elizabeth Heard

on behalf of Creditor Ovation Services LLC as Agent for FGMS Holdings LLC meheard@heardlawfirm.net,
ecf@heardlawfirm.net

United States Trustee - WA12

ustpreion07.au.ecf@usdoj.gov

TOTAL: 6